

Claims

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1 A system for facilitating the handling of a transactional dispute comprising:
 2 at least one access terminal having a display and an input means;
 3 a central server having an Internet web site stored thereon, said display capable
 4 of displaying a plurality of dispute handling forms retrieved from said
 5 server and said web site;
 6 a communication channel linking said terminal to said web site and said
 7 server to said web site, and
 8 a scanner coupled to said terminal, said scanner able to transform an
 9 image into computer readable format for transmission across
 10 said communication channel.

2 The system of claim 1 comprising a first access terminal for a dispute initiator and a
 second access terminal for a dispute responder.

3. The system of claim 1 comprising a form selection for a dispute initiator and a form
 selection for a dispute responder.

4. The system of claim 3 wherein said dispute initiator is an Issuer and said dispute
 responder is an Acquirer.

5. The system of claim 3 wherein said form selection for said initiator comprises a Retrieval
 Request, a First Chargeback and a Final Chargeback; and said form selection for said
 responder comprises a Fulfillment and a Second Presentment.

Sub B
6. The system of Claim 2 comprising a third access terminal for administration and a fourth access terminal for finance.

Sub A3
7. A method for handling a dispute between an Issuer and an Acquirer via an Internet connection to which are coupled at least one access terminal, the method comprising the steps of:

- (a) accessing an Internet web site from said terminal, said web site linked to a server comprising a plurality of dispute handling forms stored thereon;
- (b) choosing one of said dispute handling forms;
- (c) responding to the requested field information on said form;
- (d) sending said form over said Internet connection to be routed by said server to a disputed party; and
- ~~(e) repeating steps (a)-(d) for both the Issuer and the Acquirer.~~

Sub B
8. The method of claim 7 further comprising at least one document scanning device and the steps of:

- (a) scanning at said document scanning device at least one supporting document; and
- (b) sending said supporting document along with said form over said Internet connection to be routed by said server to a disputed party.

9. The method of claim 8 wherein said scanning comprises one to five supporting documents.

10. The method of claim 7 further comprising the steps of:

- (a) reviewing a report comprising said form by financial operations; and
- (b) transferring liability in response to said report to at least one of said Issuer from said Acquirer and said Acquirer from said Issuer.

11. The method of claim 7 wherein said accessing step comprises the steps of:

- (a) requesting a User ID from administrative operations; and
- (b) receiving said User ID and a password.

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B.

The method of claim 7 wherein said choosing one of said dispute handling forms comprises choosing from a form selection for said Issuer and a form selection for said Acquirer.

13. The method of claim 12 wherein said form selection for said issuer comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said form selection for said Acquirer comprises a Fulfillment and a Second Presentment.

14. The method of claim 7 wherein said sending step comprises one of viewing and downloading by said disputed party.

15. A method executed in a network computer system for facilitating handling of transactional disputes, the network computer system having a server and at least one access terminal, the method comprising the steps of :

- (a) accepting at said server a User ID and password from a first user at a first access terminal;
- (b) retrieving from said server a set of dispute handling forms which coincide with said User ID;
- (c) displaying said set of first user forms at said first access terminal;
- (d) receiving input entered on one of said first user forms at said first access terminal;
- (e) transmitting within said network said one of said first user forms to a second user in dispute with said first user;
- (f) notifying said second user at a second access terminal of said one of said first user forms;

- 15 (g) accepting at said server a User ID and password from said second user at said
 16 second access terminal;
 17 (h) retrieving from said server a set of dispute handling forms which coincide with
 18 said second user User ID;
 19 (i) displaying said set of second user forms at said second access terminal;
 20 (j) receiving input entered on one of said second user forms at said second access
 21 terminal;
 22 (k) transmitting within said network said one of said second user forms to said first
 23 user;
 24 (l) notifying said first user at said first access terminal of said one of said second
 25 user forms; and
 26 (m) repeating steps (a)-(l) until all needed dispute handling forms have been
 27 transmitted.

16. The method of claim 15 further comprising the steps of :

- (a) retrieving at least one stored file from said server; and
 (b) attaching said file to said one of said forms.

17. The method of claim 15 wherein said first user comprises an Issuer and said second user comprises an Acquirer.

18. The method of claim 16 wherein said first user comprises an Issuer and said second user comprises an Acquirer.

19. The method of claim 17 wherein said set of Issuer forms comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said set of Acquirer forms comprises a Fulfillment and a Second Presentment.

1 20. The method of claim 15 further comprising the steps of :

- 2 (a) receiving at said second access terminal at least one scanned document in
3 computer readable format;
4 (b) storing said scanned document on said server; and
5 (c) attaching said scanned document to one of said forms.

1 21. The method of claim 15, further comprising the steps of:

- 2 (a) accepting at said server a User ID and password from a third user at a third
3 access terminal;
4 (b) retrieving from said server a set of reports which coincide with said third User ID;
5 (c) displaying said set of reports at said third access terminal; and
6 (d) receiving instructions to transfer monetary liability to at least one of said first user
7 from said second user and said second user from said first user.

22. The method of claim 15 wherein said accepting at said server steps comprise matching
said User ID and password with a stored database on said server.

1 23. A computer-based method providing an Internet routing system for dispute forms
2 comprising the steps of:
3

at a first end-user site,

- 4 (a) prompting an end-user for a User ID and password;
5 (b) displaying a set of dispute handling forms in response to
6 receiving said User ID;
7 (c) collecting dispute-related data on said forms;
8 (d) transmitting said dispute-related data on said forms to a central
9 site for processing;

10 at said central site,

- 11 (e) receiving said dispute-related data on said forms;
 12 (f) indexing said forms by said dispute-related data;
 13 (g) transmitting said forms to a second end-user site; and
 14 (h) making said forms available at said second end-user site for
 15 viewing and downloading.

24. The computer-based method of claim 23 wherein said first end-user site comprises an Issuer site and said second end-user site comprises an Acquirer site.

25. The computer-based method of claim 23 wherein said indexing comprises a code-based method.

26. The method of claim 23 wherein said displaying comprises a set of Issuer dispute handling forms in response to receiving said User ID for an Issuer.

27. The method of claim 23 wherein said displaying comprises a set of Acquirer dispute handling forms in response to receiving said User ID for an Acquirer.

1 28. The method of claim 23 further comprising the steps of:

2 at said second end-user site,

3 (a) prompting a second end-user for a User ID and password;

4 (b) displaying a set of dispute handling forms in response to

5 receiving said second end-user User ID;

6 (c) collecting dispute-related data on said forms;

7 (d) transmitting said dispute-related data on said forms to a said

8 central site for processing;

9 at said central site,

- 10 (e) receiving said dispute-related data on said forms from said
 11 second end-user site;
 12 (f) transmitting said forms to said first end-user site; and
 13 (g) making said forms available at said first end-user site for
 14 viewing and downloading.

29. The method of claim 28 further comprising at said central site the step of indexing said forms by said dispute-related data.

30. The method of claim 29 wherein said indexing comprises a code-based method.

31. The method of claim 28 wherein said first end-user site comprises an Issuer site and said second end-user site comprises an Acquirer site.

32. The method of claim 31 wherein said displaying at said first end-user site comprises a set of Issuer dispute handling forms; and said displaying at said second end-user site comprises a set of Acquirer dispute handling forms.

- 1 33. An Internet-based processing system for gathering and routing data for facilitating the
 2 handling of a credit dispute between credit Issuers and Acquirers, the system comprising:
 3 a central server having Internet capabilities and a computer program stored
 4 thereon, wherein said program comprises a plurality of data entry fields
 5 with respect to said dispute;
 6 at least two end-user terminals having a display device, an input device and
 7 Internet capabilities, one of said end-user terminals for an Issuer and a
 8 second end-user terminal for an Acquirer;

9 an Internet web site coupled via a communication link to said server and
10 accessible by said end-user terminals, said terminals capable of viewing
11 said plurality of data entry fields;
12 an index system which categorizes at least one of said data entry
13 fields within said central server; and
14 a document scanning device coupled to at least one of said end-user terminals
15 for transforming paper images into computer readable format.

34. The system of claim 33 wherein said document scanning device is coupled to said second end-user terminal for an Acquirer.
35. The system of claim 33 wherein said index system comprises a code-based system.
36. The system of claim 33 further comprising a third end-user terminal for adding, modifying and deleting end-users.
37. The system of claim 33 further comprising a third end-user terminal for transferring credit liability between said Issuers and said Acquirers.

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